

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2(c)

44312

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Attorney for Credit Acceptance Corporation

In Re:

CRAIG R. HUGHES, JR.

MICHELLE L. HUGHES



Order Filed on August 11, 2017
by Clerk U.S. Bankruptcy Court
District of New Jersey

Case No. 16-14170

Adv. No.

Hearing Date: 7-25-17

Judge: (JNP)

ORDER FOR ARREARAGE CURE, REGULAR MONTHLY PAYMENTS, INSURANCE, COUNSEL FEES, AND STAY RELIEF UNDER CERTAIN CIRCUMSTANCES

The relief set forth on page number two (2) through three (3) is hereby **ORDERED**.

DATED: August 11, 2017

A handwritten signature in dark ink, appearing to read "Jerrold N. Poslusny, Jr.", is written over a horizontal line.

Honorable Jerrold N. Poslusny, Jr.
United States Bankruptcy Court

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Debtors: Craig and Michelle Hughes

Case No: 16-14170

Caption of Order: Order for arrearage cure, regular monthly payments, insurance, counsel fees, and stay relief under certain circumstances

This matter having brought before this Court on a Motion For Stay Relief filed by John R. Morton, Jr., Esq., attorney for Credit Acceptance Corporation, with the appearance of Richard S. Hoffman, Esq. on behalf of the debtors, and this Order having been filed with the Court and served upon the debtors and their attorney under the seven day rule with no objections having been received as to the form or entry of the Order and for good cause shown, it is hereby

ORDERED:

- 1. That Credit Acceptance Corporation (“Credit Acceptance”) is the holder of a first purchase money security interest encumbering a 2003 Dodge Ram 1500 bearing vehicle identification number 1D7HU18D93S245835.**
- 2. That the debtors’ account has contractual arrears through June 2017 in the amount of \$4,090.08.**
- 3. That the debtors are to cure the arrearage set forth in paragraph two (2) above through their Chapter 13 Plan.**
- 4. That commencing with the July 2017 payment, the debtors are to resume making each regular payment to Credit Acceptance under the terms of the retail installment sales contract. If the debtors fail to make any payment within thirty (30) days after it falls due, Credit Acceptance shall be entitled to stay relief upon filing a certification with the court and serving it upon the debtors, their attorney, and the chapter 13 trustee.**
- 5. That commencing July 2017, if the debtors fail to make any payment to the Chapter 13 Trustee within thirty (30) days after it falls due, Credit Acceptance shall be entitled to stay relief upon filing a certification with the court and serving it upon the debtors, their attorney, and the chapter 13 trustee.**

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- 6. That the debtors must maintain insurance on the vehicle. The vehicle must have full comprehensive and collision coverage with deductibles not exceeding \$500.00 each. Credit Acceptance Corporation must be listed as loss payee. If the debtors fail to maintain valid insurance on the vehicle, Credit Acceptance shall be entitled to stay relief upon filing a certification that insurance has lapsed with the court and serving it upon the debtors, their attorney, and the chapter 13 trustee.**
- 7. That the debtors are to pay a counsel fee of \$531.00 to Credit Acceptance Corporation through their chapter 13 plan.**